

**Information to identify the case:**

Debtor 1	<b>Salvatore F. Guido</b>	Social Security number or ITIN	<b>xxx-xx-3834</b>
	First Name Middle Name Last Name	EIN	__-____
Debtor 2	<b>Carol A. Guido</b>	Social Security number or ITIN	<b>xxx-xx-6068</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>			
Case number: <b>17-21411-JAD</b>			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Salvatore F. Guido  
aka Sam F. Guido

Carol A. Guido

7/26/17

**By the court:** Jeffery A. Deller  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Salvatore F. Guido  
 Carol A. Guido  
 Debtors

Case No. 17-21411-JAD  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 19

Date Rcvd: Jul 26, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 28, 2017.

db/jdb  
 14519284 #+Salvatore F. Guido, Carol A. Guido, 216 Connecticut Dr., Lower Burrell, PA 15068-3523  
 +AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853,  
 Arlington, TX 76096-3853  
 14398373 Citi Financial, PO Box 6403, Sioux Falls, SD 57117-6403  
 14398374 +Dr. Varindani, MD, 307 Freeport Road, Pittsburgh, PA 15238-3435  
 14398377 +Greater Pittsburgh Orthopaedic Assoc., c/o Transworld Systems, Inc., PO Box 17221,  
 Wilmington, DE 19850-7221  
 14398379 +Michael Frantz, DO, 1326 Freeport Road, Suite 325, Pittsburgh, PA 15238-3136  
 14398380 +National Tire & Battery, c/o NTB Credit Plan, PO Box 790394, Saint Louis, MO 63179-0394  
 14398382 Ocwen Loan Servicing, LLC, PO Box 24738, West Palm Beach, FL 33416-4738  
 14398384 +Specialized Loan Servicing, LLC, 8742 Lucent Blvd., Suite 300,  
 Highlands Ranch, CO 80129-2386  
 14412386 State Collection Service, P.O. Box 6250, Madison, WI 53716-0250  
 14412389 UPMC Health Services, PO Box 371472, Pittsburgh, PA 15250-7472

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 27 2017 01:31:40 Pennsylvania Dept. of Revenue,  
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
 Harrisburg, PA 17128-0946  
 14398375 +EDI: PHINAMERI.COM Jul 27 2017 01:03:00 GM Financial, PO Box 181145,  
 Arlington, TX 76096-1145  
 14398376 +E-mail/Text: bankruptcydepartment@tsico.com Jul 27 2017 01:32:43  
 Greater Pittsburgh Orthopaedic Assoc., c/o Transworld Systems,  
 500 Virginia Drive, Suite 514, Fort Washington, PA 19034-2707  
 14398378 EDI: CBSKOHL.S.COM Jul 27 2017 01:03:00 Kohl's, PO Box 2983, Milwaukee, WI 53201-2983  
 14398381 EDI: NAVIENTFKASMSERV.COM Jul 27 2017 01:03:00 Navient, PO Box 9500,  
 Wilkes Barre, PA 18773-9500  
 14398383 +EDI: CCS.COM Jul 27 2017 01:03:00 Quest Diagnostics, c/o Credit Collection Services,  
 725 Canton Street, Norwood, MA 02062-2679  
 14412387 +EDI: WTRRN.BANK.COM Jul 27 2017 01:03:00 Target Card Servcies, PO Box 660170,  
 Dallas, TX 75266-0170  
 14398385 +E-mail/Text: BankruptcyNotice@upmc.edu Jul 27 2017 01:32:39 UPMC,  
 2 Hot Metal Street, Room 386, Pittsburgh, PA 15203-2348

TOTAL: 8

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Specialized Loan Servicing LLC, as servicer for Wel  
 cr Wells Fargo Bank, N.A. as trustee for Option One M  
 cr\* +AmeriCredit Financial Services, Inc. dba GM Financ, PO Box 183853, Arlington, TX 76096-3853  
 14412374\* Citi Financial, PO Box 6403, Sioux Falls, SD 57117-6403  
 14412375\* +Dr. Varindani, MD, 307 Freeport Road, Pittsburgh, PA 15238-3435  
 14412376\* +GM Financial, PO Box 181145, Arlington, TX 76096-1145  
 14412378\* +Greater Pittsburgh Orthopaedic Assoc., c/o Transworld Systems, Inc., PO Box 17221,  
 Wilmington, DE 19850-7221  
 14412377\* +Greater Pittsburgh Orthopaedic Assoc., c/o Transworld Systems,  
 500 Virginia Drive, Suite 514, Fort Washington, PA 19034-2707  
 14412379\* Kohl's, PO Box 2983, Milwaukee, WI 53201-2983  
 14412380\* +Michael Frantz, DO, 1326 Freeport Road, Suite 325, Pittsburgh, PA 15238-3136  
 14412381\* +National Tire & Battery, c/o NTB Credit Plan, PO Box 790394, Saint Louis, MO 63179-0394  
 14412382\* Navient, PO Box 9500, Wilkes Barre, PA 18773-9500  
 14412383\* Ocwen Loan Servicing, LLC, PO Box 24738, West Palm Beach, FL 33416-4738  
 14412384\* +Quest Diagnostics, c/o Credit Collection Services, 725 Canton Street,  
 Norwood, MA 02062-2679  
 14412385\* +Specialized Loan Servicing, LLC, 8742 Lucent Blvd., Suite 300,  
 Highlands Ranch, CO 80129-2386  
 14412388\* +UPMC, 2 Hot Metal Street, Room 386, Pittsburgh, PA 15203-2348

TOTALS: 2, \* 14, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
 While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

District/off: 0315-2

User: admin  
Form ID: 318

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Total Noticed: 19

Date Rcvd: Jul 26, 2017

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 28, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 26, 2017 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Wells Fargo Bank, N.A. as trustee for Option One Mortgage Loan Trust 2007-FXD1 Asset-Backed Certificates, Series 2007-FXD1 bkgroup@kmlawgroup.com  
James Warmbrodt on behalf of Creditor Specialized Loan Servicing LLC, as servicer for Wells Fargo Bank, N.A. as trustee for Option One Mortgage Loan Trust 2007-FXD1 Asset-Backed Certificates, Series 2007-FXD1 bkgroup@kmlawgroup.com  
Kenneth Steidl on behalf of Debtor Salvatore F. Guido julie.steidl@steidl-steinberg.com, ken.steidl@steidl-steinberg.com; ifriend@steidl-steinberg.com; asteidl@steidl-steinberg.com; leslie.nebel@steidl-steinberg.com; todd@steidl-steinberg.com; cgoga@steidl-steinberg.com; r53037@notify.bes.tcase.com  
Kenneth Steidl on behalf of Joint Debtor Carol A. Guido julie.steidl@steidl-steinberg.com, ken.steidl@steidl-steinberg.com; ifriend@steidl-steinberg.com; asteidl@steidl-steinberg.com; leslie.nebel@steidl-steinberg.com; todd@steidl-steinberg.com; cgoga@steidl-steinberg.com; r53037@notify.bes.tcase.com  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
Robert H. Slone, Trustee robertslone223@gmail.com, rslone@pulsenet.com; pa07@ecfbis.com  
TOTAL: 6